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Thomas C. Geiser
Executive Vice President, General Counsel

March 6, 2003

Via Facsimile and First Class Mail

The Honorable Lawrence H. Mirel
Commissioner of Insurance and Securities Regulation
Department of Insurance and Securities Regulation
Government of the District of Columbia
810 First Street, N.E., Suite 701
Washington, D.C. 20002

Re: Acquisition of Control of CareFirst, Inc. by WellPoint Health Networks Inc.

Dear Commissioner Mirel:

Yesterday, the Maryland Insurance Commissioner issued an Order (the "Maryland Order") disapproving the above-referenced transaction. The Maryland Order is not effective for 90 days and is subject to revision by the Maryland General Assembly during its current session, which ends April 7, 2003. In addition, the parties have until April 4, 2003 to seek judicial review of the Maryland Order. In order to permit the parties to analyze the Maryland Order and to determine their response, WellPoint respectfully requests that the Form "A" investigation currently underway in the District of Columbia be temporarily suspended.

Both parties to the proposed transaction are in consultation with their respective boards of directors to determine what options now exist. Furthermore, the 350 page Maryland Order has only just been received in its complete form. It will take some time for the parties and their counsel to review it in detail, and to determine the best course of action going forward.

Given the complexity of the Maryland Order and the uncertainty as to future actions, WellPoint respectfully requests that the investigation in the District of Columbia (including the services performed by the consultants engaged to assist in that investigation) be suspended for 30 days. An identical request is being made with respect to the investigation in Delaware. Should the investigation process resume it is our intent that it resume concurrently in all jurisdictions.

Thank you for your consideration of this matter.

Very truly yours,

A handwritten signature in cursive script that reads "Thomas C. Geiser".

Thomas C. Geiser

cc: Stephen B. Lyons, Senior Counsel, Office of the Corporation Counsel
The Honorable Donna Lee H. Williams, Insurance Commissioner